

Information to identify the case:

Debtor 1	<u>Alexander W. Arena</u>	Social Security number or ITIN	xxx-xx-6046
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	District of New Jersey		
Case number:	17-33732-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Alexander W. Arena

2/23/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Alexander W. Arena
 Debtor

Case No. 17-33732-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 19

Date Rcvd: Feb 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2018.

db Alexander W. Arena, 1118 Munyon Dr, Glassboro, NJ 08028-4900
 cr +Bridgeton Onized FCU, c/o McKenna DuPont, 229 Broad St, PO Box 610,
 Red Bank, NJ 07701-0610
 517194048 +Bridgeton Onized FCU, 2550 S. Main Rd, Vineland, NJ 08360-7138
 517194052 Dermopath Diagnostics, PO Box 629033, El Dorado Hills, CA 95762-9033
 517194053 +Fedloan Servicing Credit, POB 60610, Harrisburg, PA 17106-0610
 517194056 +Navient Solutions, 300 Continental Dr., Newark, DE 19713-4322
 517194058 +PNC Bank NA, PO Box 3180, Pittsburgh, PA 15230-3180
 517194060 VW Financial, 1401 Franklin Blvd, Libertyville, IL 60048-4460

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 24 2018 00:00:42 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 24 2018 00:00:38 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

cr EDI: HNDA.COM Feb 23 2018 23:38:00 American Honda Finance Corp., P.O. Box 168088,
 Irving, TX 75016-8088

517194051 EDI: CITICORP.COM Feb 23 2018 23:38:00 Citi Cards, POB 182564, Columbus, OH 43218

517194049 +EDI: CAPITALONE.COM Feb 23 2018 23:38:00 Capital One, POB 5253,
 Carol Stream, IL 60197-5253

517194050 EDI: CHASE.COM Feb 23 2018 23:38:00 Chase, POB 15123, Wilmington, DE 19886-5153

517194054 +EDI: RMSC.COM Feb 23 2018 23:38:00 GEMB-JC Penney, POB 965007, Orlando, FL 32896-5007

517194057 +E-mail/Text: bnc@nordstrom.com Feb 24 2018 00:00:14 Nordstrom, POB 13589,
 Scottsdale, AZ 85267-3589

517194059 E-mail/Text: bankruptcyteam@quickenloans.com Feb 24 2018 00:01:03 Quicken Loans,
 1050 Woodward Ave, Detroit, MI 48226-1906

517195036 +EDI: RMSC.COM Feb 23 2018 23:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

517194061 EDI: WFFC.COM Feb 23 2018 23:38:00 WFFNB/Raymour & Flanigan, PO Box 14517,
 Des Moines, IA 50306-3517

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517194482 Kathryn Arena, NO ADDRESS PROVIDED, RETURN TO DEBTOR

517194481 New Jersey Commission of Motor Vehicles, NO ADDRESS PROVIDED, RETURN TO DEBTOR

517194055* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: Honda Financial Services, POB 65507, Wilmington, DE 19808-0000)
 TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2018 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
 Denise E. Carlon on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Michael R. DuPont on behalf of Creditor Bridgeton Onized FCU dupont@redbanklaw.com,
 dana@redbanklaw.com

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 19

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Scott M. Zauber on behalf of Debtor Alexander W. Arena szauber@subranni.com,
ecf@subranni.com;ecorma@subranni.com;cwild@subranni.com;jwiesner@subranni.com;mmorrow@subranni.co
m;hinnaurato@subranni.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5